

# PSECU<sup>SM</sup> 2022 YEAR IN REVIEW

Our digital-first model drives us to continue offering our members top-notch banking services available from anywhere, whether on the go or at home. We remain focused on innovation and ensuring that our members have the financial resources they need at their fingertips. In addition to providing high-quality and low-cost products and services, we put our commitment to the credit union philosophy of people helping people to action through community sponsorships, scholarships, and free financial wellness resources. We're energized by our promise that with PSECU, **Members Achieve More.**



## Our Vision

Be the preferred financial partner.



## Our Mission

Provide life long value to our members, empowering them to achieve more.

## PENNSYLVANIA'S LARGEST CREDIT UNION

As of December 2022

**850+**  
EMPLOYEES



ECONOMIC IMPACT<sup>1</sup>:

**\$660+ MILLION**



**\$8 BILLION+**

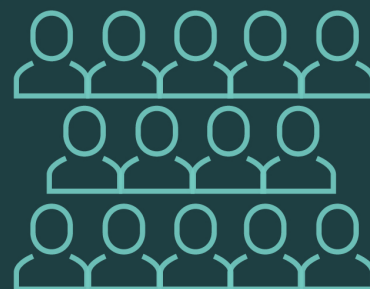
IN ASSETS



**\$24,000,000+**<sup>2</sup>

MEMBER GIVEBACK

<sup>2</sup>Total amount given back to, or saved by, members in the form of debit card rewards, Founder's Card cash rewards, and ATM rebates.



**560,000+**  
MEMBERS

<sup>1</sup>In 2021; most recent data available. [Source: IMPLAN and CUNA]

# The Credit Union Difference & What It Means for You

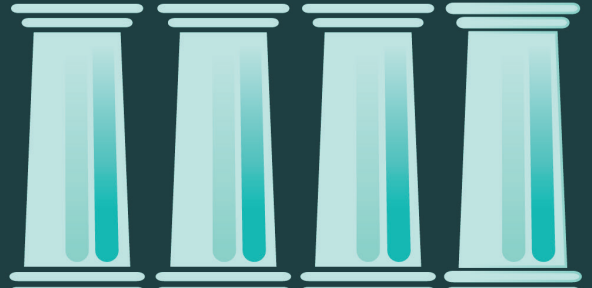
Credit unions and banks have many similarities. But there's one big difference. Banks make profits for their corporate shareholders, while credit unions are not for profit and serve their members. You can feel good about banking with us because we've been making decisions that benefit our members for almost 90 years. **Member-owned, not-for-profit banking is that simple.** In 2022, we were honored to be recognized as a Best-In-State Credit Union by Forbes, a Best Credit Union of 2022 by GOBankingRates, and a Top 100 Organization by PA Business Central.

## MEMBER BENEFITS

- No Monthly Service Fees
- Rewards Debit and Credit Cards
- 70,000+ Surcharge-Free ATMs Nationwide
- Free Credit Score Service\*\*
- ATM Rebates\*
- Competitive Loan and Savings Rates

\*If you use a PSECU debit card at an out-of-network ATM and get charged, we'll rebate fees on withdrawals up to \$20 per month with direct deposit, and up to \$8 per month without.  
\*\*PSECU is not a credit reporting agency. Members must have PSECU checking or a PSECU loan to be eligible for this service. Joint owners are not eligible.

## OUR FOUR PILLARS FOR COMMUNITY SUPPORT



CHILDREN EDUCATION WELL-BEING ENVIRONMENT  
OVER **\$350K** INVESTED IN COMMUNITY SUPPORT

## FINANCIAL WELLNESS OUTREACH



Online Learning Center



Blog Posts



In-Person Presentations

**\$320,000+**

GIVEN TO PARTNER SCHOOLS  
IN SCHOLARSHIP FUNDS



**19** COLLEGE  
CAMPUS-BASED  
FINANCIAL  
EDUCATION  
CENTERS

## Testimonials

From 2021

*"I've been a PSECU member for 35 years. My parents opened the account for me when I was just two years old. I'm definitely set for life with PSECU. There's nowhere else where I would rather bank. No one else can offer the things PSECU has to offer and their customer service is impeccable. They're a great organization and I'm really, really happy with them."*

- **35 year member from Pennsylvania**

*"Working with an organization that has a moral conscience is very important to me. I'd like to believe that everyone sees the importance of helping others. We all need to step up that game, especially now. So, working with a financial institution that does that, as PSECU has for many years, is very, very important to me."*

- **10+ year member from Pennsylvania**

*"Things I love about PSECU: the interest rates on loans are phenomenal; the PSECU credit card has the lowest rate, plus it has a nice credit limit; the mobile banking app, which I use all the time. I also love that PSECU allows me to easily monitor my credit score. Finally, my wife and I love to travel. Before the pandemic, we used to travel quite a bit. It's as simple as notifying PSECU that we're going to be out of the country. We've been all over the world and PSECU is always in my wallet."*

- **10+ year member from Pennsylvania**